

**EXHIBIT A**

**COMPLAINT TO TRANS UNION, LLC**

15-000008

STATE OF MICHIGAN JUDICIAL DISTRICT JUDICIAL CIRCUIT 52-3DC	COMPLAINT	CASE NO. <del>15-000008</del>
Court address 52-3 DISTRICT COURT 700 BARCLAY CIRCLE ROCHESTER MI 48307		Court telephone no. (248) 853-5553
Plaintiff name(s) and address(es) Paul Tatseos & Eija Tatseos 905 Buckhorn Dr. Lake Orion MI 48362 paul.tatseos@gmail.com 248-804-1222	v	Defendant name(s) and address(es) The Prentice-Hall Corporation System, Inc. Registered Agent for TransUnion, LLC 601 Abbott Rd. East Lansing, MI 48823

**COMPLAINT**

NOW COME the above named Plaintiffs, Paul Tatseos and Eija Tatseos, pro se, and for their Complaint states as follows:

This is a civil action whereby Plaintiffs seek Preliminary and Permanent Injunctive Relief enjoining Defendant, TransUnion, LLC, from engaging in further violations of the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq.

An actual controversy exists between the parties, in that the alleged actions of the Defendant has caused and will continue to cause the Plaintiffs substantial harm unless the requested relief is granted.

**INTRODUCTION**

1. Plaintiffs have been corresponding in writing, via US Postal Certified Mail, Return Receipt Requested (hereinafter, "CMRRR") with Defendant for over 16 months to correct inaccuracies on Plaintiff's files held and maintained by Defendant, pursuant to 15 U.S.C. § 1681 (i)(a)(1)(A).
2. Plaintiffs communicated to Defendant on August 23, 2013 that Plaintiffs were victims of identity theft on and around the year of 2008, this fraudulent activity being the reason for

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the aforementioned inaccuracies being entered on Plaintiffs' files held and maintained by Defendant.

3. While many inaccuracies have been corrected on Plaintiffs' files held and maintained by Defendant, several inaccuracies remain.
4. Defendant did not "conduct a reasonable reinvestigation" into Plaintiffs' disputes, pursuant to 15 U.S.C. § 1681 (i)(a)(1)(A), rather relied on their "eOscar" computer system to perpetuate inaccurate information.
5. Plaintiffs submitted a "Method of Verification" request, pursuant to 15 U.S.C. § 1681 (i)(a)(7).
6. Defendant demonstrated willful noncompliance by responding to Plaintiffs' "Method of Verification" request with standard form letters containing no specific information relevant to Plaintiffs' request, and by not providing the information pursuant to 15 U.S.C. § 1681 (i)(a)(6)(B)(iii).

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#### JURISDICTION AND VENUE

7. Jurisdiction of this court arises under 15 U.S.C. § 1681p.
8. Declaratory relief is available pursuant to 28 U.S.C. §§ 2201 and 2202.

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9. Venue is proper, because many of the relevant events occurred within Oakland County in the State of Michigan.

### PARTIES


10. Plaintiffs are Paul Tatseos and Eija Tatseos.
11. Plaintiffs are consumers as defined in 15 U.S.C. § 1681 (a)(c).
12. Defendant is TransUnion, LLC.
13. Defendant a "Consumer Reporting Agency" as defined in 15 U.S.C. § 1681 (a)(b) and 15 U.S.C. § 1681 (a)(f).

### FACTS

14. The Plaintiffs reside in Lake Orion, Oakland County, Michigan.
15. Plaintiffs' consumer reports held by Defendant are as defined by 15 U.S.C. § 1681 (a)(d), et seq.
16. Plaintiffs' first communication to Defendant was on August 23, 2013 notifying Defendant that Plaintiffs were victims of identity theft (copy of letter and proof of receipt can be found in Exhibit 1), providing a proper Police Report as supplemental information (copy of Police Report can be found in Exhibit 2).

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17. On October 13, 2014, Plaintiffs sent a letter CMRRR to Defendant disputing items of information on their consumer reports (copy of letter and proof of receipt can be found in Exhibit 1). Specifically for Paul Tatseos, the following items were disputed: HSBC account REDACTED 8962 and Chase Account REDACTED 4312. Specifically for Eija Tatseos, the following items were disputed: 52-3 District Court Judgment 09C05653GC and 52-3 District Court Judgment 10C008314GC.
18. In Plaintiffs' letter dated October 13, 2014, Plaintiffs very clearly noted that documentation relevant to the items disputed in paragraph 17 was enclosed with the communication.
19. The documentation referred to in paragraph 18 specifically was settlement agreements from a recent complaint that Plaintiffs filed against Equifax Information Services.
20. The settlement agreement referred to in paragraph 19 shows the removal of the items disputed in paragraph 17 from Plaintiffs' consumer reports held by Equifax Information Services.
21. On October 29, 2014, Defendant responded to the disputes on Paul Tatseos' consumer report as "NEW INFORMATION BELOW" (copy of letter can be found in Exhibit 3), but did not conduct a reasonable reinvestigation, did not consider the new information provided

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and referred to in paragraphs 18-20, but rather relied on their "eOscar" computer system to perpetuate inaccurate information.

22. Defendant's letter dated October 29, 2014 does not provide any new information on Defendant's consumer report, contradicting the statement made by Defendant itself.


23. On November 27, 2014, Defendant responded to the disputes on Eija Tatseos' consumer report as "VERIFIED, NO CHANGE" for item 10C08314GC (copy of letter can be found in Exhibit 3), but did not conduct a reasonable reinvestigation, did not consider the new information provided and referred to in paragraphs 18-20, but rather relied on their "eOscar" computer system to perpetuate inaccurate information, and failed to respond within the 30 day time period required by 15 U.S.C. § 1681 (i)(a)(1).

24. On November 18, 2014, Plaintiffs sent a letter CMRRR to Defendant requesting "Method of Verification" pursuant to 15 U.S.C. § 1681 (i)(a)(7) and 15 U.S.C. § 1681 (i)(a)(6)(B)(iii) for all remaining negative line items (copy of letter and proof of receipt can be found in Exhibit 1).

25. On November 24, 2014, Defendant responded the Plaintiffs' letter referred to in paragraph 24 (copy of letter can be found in Exhibit 3).

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26. In Defendant's letter dated November 24, 2014, Defendant states that "TransUnion reviews and considers all relevant information you provide...", but did in fact not consider the new information provided and referred to in paragraphs 18-20, but rather relied on their "eOscar" computer system to perpetuate inaccurate information.

**COUNT I – VIOLATION OF 15 U.S.C. § 1681 (l)(a)(1)**

27. Plaintiffs restate and re-allege all above paragraphs herein.

28. On October 29, 2014, in responding to Plaintiff's letter dated October 13, 2014, Defendant did not conduct a reasonable reinvestigation prior to reporting as "VERIFIED" or NEW INFORMATION BELOW", each of the four (4) disputed line items referenced in paragraph 17 on Plaintiffs' consumer reports.

29. Defendant's letter dated November 27, 2014 in response to Plaintiffs' letter dated October 13, 2014 was received outside of the 30 day time period required by 15 U.S.C. § 1681 (i)(a)(1)(A), specifically "before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute". Defendant received Plaintiffs' letter on October 20, 2014, copy of the CMRRR receipt card is included in Exhibit 1.

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**COUNT II – VIOLATION OF 15 U.S.C. §§ 1681 (i)(a)(7) and (i)(a)(6)(B)(iii)**

30. Plaintiffs restate and re-allege all above paragraphs herein.
31. In its letter dated November 24, 2014, Defendant misrepresents the nature of its consideration of additional information provided by Plaintiffs, and in fact does not consider Plaintiffs' information but rather relies on their "eOscar" computer system to perpetuate inaccurate information on Plaintiffs' consumer reports for each of the four (4) disputed line items referenced in paragraph 17.
32. In its letter dated November 24, 2014, Defendant does not provide the information required by 15 U.S.C. § (i)(a)(6)(B)(iii), specifically: "...including the business name and address of any furnisher of information contacted in connection with such information and the telephone number of such furnisher..." for each of the four (4) disputed line items referenced in paragraph 17.

**COUNT III – VIOLATION OF 15 U.S.C. §§ 1681 (c-2)(a)**

33. Plaintiffs restate and re-allege all above paragraphs herein.
34. In its letter dated August 23, 2013, and via all subsequent communication, Plaintiffs informed Defendant that negative information on Plaintiffs' consumer reports are due to

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identify theft and should be blocked from reporting, pursuant to 15 U.S.C. §§ 1681 (c-2)(a), yet Defendant continues to report this negative information for each of the four (4) disputed line items referenced in paragraph 17.

### CLAIM FOR RELIEF

WHEREFORE, the Plaintiffs Paul Tatseos and Eija Tatseos, request that this Court enter judgment in its favor and against Defendant in the amount of:

- a) Statutory damages of \$1000 per violation as provided by 15 U.S.C. §§ 1681 et seq. for each of the five (5) violations of 15 U.S.C. § 1681 (i)(a)(1) as described in Count I, for a total of \$5000.
- b) Statutory damages of \$1000 per violation as provided by 15 U.S.C. §§ 1681 et seq. for each of the four (4) violations of 15 U.S.C. §§ 1681 (i)(a)(7) and (i)(a)(6)(B)(iii) as described in Count II, for a total of \$4000.
- c) Statutory damages of \$1000 per violation as provided by 15 U.S.C. §§ 1681 et seq. for each of the four (4) violations of 15 U.S.C. §§ 1681 1681 (c-2)(a) as described in Count III, for a total of \$4000.

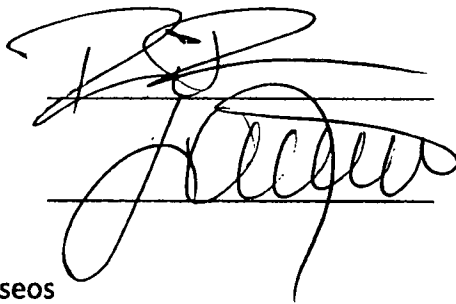
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- d) Punative damages as provided by 15 U.S.C. §§ 1681 et seq. as this Court may deem just and proper.
- e) Defendant's actual costs of this action, including but not limited to court filing fees to be determined at filing time.
- f) Injunctive relief as provided by 15 U.S.C. §§ 1681 et seq. by ordering removal of inaccurate information from Plaintiffs' consumer reports.
- g) Any and all other relief as the Court may deem just and proper.

Respectfully submitted



Paul E Tatseos & Eija K Tatseos  
248-804-1222  
905 Buckhorn Drive  
Lake Orion, MI 48362

January 2, 2015

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**Exhibit 1 – Plaintiffs' Letters**

**AUGUST 23, 2013**

**Dear Sir or Madam:**

**As proof of identity, I have included a copy of my State of Michigan driver's license.**

Regards,  
Paul E. Tatseos

Enclosures:  
*Identity Theft Victims' Complaint and Affidavit*  
 Oakland County, MI - Sheriff's Police Report  
 Copy of Michigan driver's license

[illegible]

Paul & Elja Tatseos  
905 Buckhorn Dr.  
Lake Orion, MI 48362  
Paul's Report No: 334061130 Elja's Report No: 337816415  
Certified Mail #7012 3050 0000 0788 1619

October 13, 2014

TransUnion Consumer Solutions  
P.O. Box 2000  
Chester, PA 19022-2000

Dear Sir or Madam:

We are writing to dispute all remaining negative trade lines on our consumer reports, and request that you remove this negative information from our consumer reports in its entirety, as follows:

For Paul Tatseos (Report No: 334061130):

- HSBC account number REDACTED
- Chase account number REDACTED

For Elja Tatseos (Report No: 337816415):

- 52-3 District Court judgment numbers 09C05653GC and 10C008314GC.

As documentation for this request, I provide the following:

1. Settlement agreement from our recent lawsuit against Equifax Information Services (US District Court Eastern District of Michigan, case 4:14-cv-12073-MAG-DRG Tatseos et al v. Equifax Information Services LLC). This settlement agreement is in the form of cleansed consumer reports from Equifax, and shows the removal of the above mentioned negative information.
2. The most recent letter related to requests for Method of Verification for the public record disputes on Elja's report. As you have not yet responded to these letters, you are in severe violation of the FCRA at this time, and subject to penalties for FCRA 616 Willful Noncompliance.

As I hope is clear from my victorious lawsuit against Equifax, I will not hesitate to file suit against your company as well, if needed, to clear this negative information. I truly hope that you remove these negative entries promptly to save not only both of us time and money, but the time of the courts as well.

Regards,

**Paul & Eija Tatseos**

**Enclosures**

Copy of Paul Tatseos' consumer report from Equifax Information Services LLC dated 9/22/2014

Copy of Eija Tatseos' consumer report from Equifax Information Services LLC dated 9/22/2014

Copy of the latest Method of Verification letter for Elja Tatseos dated 4/24/2014

[illegible]

Paul & Elja Tatseos  
 905 Buckhorn Dr.  
 Lake Orion, MI 48362  
 Paul's Report No: 348454065 Elja's Report No: 337816415  
 Certified Mail # 7012 3050 0000 0788 1633

November 18, 2014

TransUnion Consumer Solutions  
 P.O. Box 2000  
 Chester, PA 19022-2000

Dear Sir or Madam:

We recently disputed the following entries on our credit reports, and request a FCRA 611(a)(6) & (7) Method of Verification:

- For Paul Tatseos (Report No: 0919603380):
- MSBC account number REDACTED
  - Chase account number REDACTED

- For Elja Tatseos (Report No: 0232078690):
- S2-3 District Court judgment numbers 09C05653GC and 10C008314GC

I have received your responses, summarized as follows:

- "New Information Below": MSB REDACTED Chase REDACTED Unfortunately, the line items remain on the consumer report and it appears that no additional information was added.
- No response: S2-3 District Court judgment numbers 09C05653GC and 10C008314GC. You are in violation of FCRA regulations for not responding within the regulatory time frame.

In all cases, we find the lack of supporting documentation to be unsatisfactory. Please provide a FCRA 611(a)(6) & (7) Method of Verification including the following at a minimum:

- A description of the procedure used to determine the accuracy and completeness of the information for these public records
- Name, address and phone number of anyone contacted during this investigation and used to determine the accuracy and completeness of the information for these public records

Please also provide copies of any additional documentation that might have been provided by the original source. If you are unable to provide this information, please delete these public records from our consumer reports.

Regards,

Paul & Elja Tatseos

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<p>1. Complete items 1, 2, and 3. Also, complete item 4 if Restricted Delivery is desired.</p> <p>2. Print your name and address on the reverse so that we can return the card to you.</p> <p>3. Attach this card to the back of the mailpiece or on the front if space permits a separate piece.</p> <p>1. Article Addressed to:</p> <p>TRANSUNION            Po Box 2000            CHESTER, PA            19022-2000</p> <p>2.</p>	<p>A. Signature</p> <p>B. Received by Printed Name</p> <p>C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>EYES: Enter delivery address below:</p> <p>TRANSUNION, LLC</p> <p>3. Service Type: <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Priority Mail Express <input type="checkbox"/> Registered Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> Collect on Delivery</p> <p>4. Restricted Delivery? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>

PS Form 3811, July 2013 Domestic Return Receipt

## **Exhibit 2 – Police Report**





CR No: 130129480

**OAKLAND COUNTY SHERIFF OFFICE**1200 N TELEGRAPH RD  
PONTIAC MI 48341  
248-858-5000**Case Report****Administrative Details:**

CR No <b>130129480</b>	Subject <b>2609 - Identity Theft [26003]</b>
Report Date/Time <b>08/23/2013 16:34</b>	Occurrence Date/Time <b>08/23/2013 16:34</b>
Location <b>2525 JOSLYN RD</b>	Call Source <b>TELEPHONE</b>
Dispatched Offense <b>2600 FRAUD</b>	Verified Offense <b>2609 Identity Theft</b>
County <b>63 - Oakland</b>	City/Twp/Village <b>15 - Orion Twp</b>
Division <b>ORT - Orion Patrol</b>	

**Action Requested:**

<input type="checkbox"/> Arrest warrant	<input type="checkbox"/> Review only
<input type="checkbox"/> Search warrant	<input type="checkbox"/> Forfeiture
<input type="checkbox"/> Juvenile petition	<input type="checkbox"/> Other

CR No: 130129480



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Offenses:			
<b>2609 - Identity Theft [OSBUHLP (01313)]</b>			
IBR Code / IBR Group		Offense File Class	
<b>26C - Impersonation / A</b>		<b>26003 - FRAUD - IMPERSONATION</b>	
Crime Against		Location Type	Offense Completed
<b>PR</b>		<b>20 - Residence/Home</b>	<b>Completed</b>
Domestic Violence		Hate/Bias	
<b>No</b>		<b>00 - None (No Bias)</b>	
Using			
<b>A-Alcohol: No C-Computer Equipment: No D-Drugs/Narcotics: No</b>			

People:						
<b>SUSPECT, UNKNOWN (S-SUSPECT) [OSBUHLP (01313)]</b>						
Last Name		First Name		Middle Name	Suffix	Mr/Mrs/Ms
<b>SUSPECT</b>		<b>UNKNOWN</b>				
DOB (Age)	Sex	Race	Ethnicity	Birth City & State	Birth Country	Country of Citizenship
	<b>U</b>	<b>UNKNOWN</b>				

TATSEOS, EIJIA KRISTINA (V-VICTIM) [OSBUHLP (01313)]									
Victim Type		Victim of							
<b>I - Individual</b>		<b>2609 - Identity Theft</b>							
PE:	W.Type:	Last Name	First Name		Middle Name	Suffix	Mr/Mrs/Ms		
	<b>VC</b>	<b>TATSEOS</b>	<b>EIJIA</b>		<b>KRISTINA</b>				
Aliases			Driver License#		DL State	DL Country	Personal ID#		
			<b>T322197478873</b>		<b>MI</b>	<b>USA</b>			
DOB (Age)	Sex	Race	Ethnicity	Birth City & State	Birth Country	Country of Citizenship			
<b>11/14/1967 (45)</b>	<b>F</b>	<b>WHITE</b>	<b>Unknown</b>						
Street Address			Apt #	County	Country	Home Phone		Work Phone	
<b>905 BUCKHORN DR</b>				<b>Oakland</b>	<b>USA</b>				
City			State	Zip	Cell Phone	Email			
<b>LAKE ORION</b>			<b>MI</b>	<b>48362-2827</b>	<b>248-404-8484</b>				
Notes									
<b>Victim</b>									
Victim Injury									

TATSEOS, PAUL EDWARD (V-VICTIM) [OSBUHLP (01313)]									
Victim Type		Victim of							
<b>I - Individual</b>		<b>2609 - Identity Theft</b>							
PE:	W.Type:	Last Name	First Name		Middle Name	Suffix	Mr/Mrs/Ms		
	<b>CO</b>	<b>TATSEOS</b>	<b>PAUL</b>		<b>EDWARD</b>				
Aliases			Driver License#		DL State	DL Country	Personal ID#		
			<b>T322676189153</b>		<b>MI</b>	<b>USA</b>			
DOB (Age)	Sex	Race	Ethnicity	Birth City & State	Birth Country	Country of Citizenship			
<b>02/28/1969 (44)</b>	<b>M</b>	<b>WHITE</b>	<b>Unknown</b>						
Street Address			Apt #	County	Country	Home Phone		Work Phone	
<b>905 BUCKHORN DR</b>				<b>Oakland</b>	<b>USA</b>				
City			State	Zip	Cell Phone	Email			
<b>LAKE ORION</b>			<b>MI</b>	<b>48362-2827</b>	<b>248-804-1222</b>				
Notes									
<b>Victim/complainant.</b>									
Victim Injury									

BUHL, P (O-OTHER) (L-POLICE OFFICER) [OSBUHLP (01313)]							
PE:	W.Type:	Last Name	First Name		Middle Name	Suffix	Mr/Mrs/Ms
	<b>OF</b>	<b>Buhl</b>	<b>P</b>				<b>DEPUTY</b>



CR No: 130129480



Aliases <b>1313</b>		Driver License#		DL State	DL Country	Personal ID#
DOB (Age)	Sex	Race <b>UNKNOWN</b>	Ethnicity	Birth City & State	Birth Country	Country of Citizenship
Street Address <b>2525 Joslyn Rd</b>		Apt #	County	Country <b>USA</b>	Home Phone	Work Phone
City <b>Lake Orion</b>	State <b>MI</b>	Zip <b>48360</b>	Cell Phone	Email		
Phone/Email						
Type			Description			
BU-Business Phone #1			<b>248-393-0090</b>			
Notes						
Reporting Deputy.						

Property:			
<b>5800 - Identity-Intangible (damaged reputations, disclosed confidential information, Etc) 5466 [OSBUHLP]</b>			
Property Class <b>66</b>	IBR Type <b>66 - Identity-Intangible</b>	UCR Type <b>K - Miscellaneous</b>	
Status <b>S - Stolen/Etc. (Bribed/Defrauded/Embezzled/Ransomed/Etc.)</b>	Count <b>1</b>	Value <b>1</b>	
Description <b>Identity</b>	Disposition	Evidence Tag	
Recovered Date/Time	Location	Owner	

Narrative:	
CR No: 130129480-001 Written By: OSBUHLP (01313) Date: 08/23/2013 08:38 PM	
<p><b>SOURCE:</b> Walk in complaint at the sub station.</p> <p><b>SUMMARY:</b> Identity theft report.</p> <p><b>INFORMATION:</b> On August 23, 2013, in the Township of Orion, County of Oakland, I, Deputy Buhl, to a complaint of an identity theft at the Orion Township substation. I met with the victims Paul and Eija Tatseos.</p> <p><b>INTERVIEW WITH PAUL TATSEOS:</b> Paul is the husband of Eija Tatseos for 19 years. Paul stated that in April of 2013 he discovered that his identity had been stolen. Paul stated he discovered that it had actually happened back in 2008. Paul stated he discovered it had happened by receiving paperwork from the state.</p> <p>Paul stated his wife, who he stated is bi-polar, is in charge of the finances. Paul stated his wife</p>	

CR No: 130129480



COPY

knew about credit issues dating back several years, but she never told him about it. Paul stated the bipolar disorder his wife has prevented her from telling him about money problems. Paul stated his wife could not tell him because it would make her bipolar issues worse.

**INTERVIEW WITH EIJA TATSEOS:**

Eija is the wife of Paul Tatseos for 19 years. Eija stated she has bipolar and did not advise her husband of notices she had received for credit related issues dating back several years. Eija stated she was not medicated 7 (seven) years ago and has since been receiving therapy and medication for her illness.

**ACTION TAKEN:**

A report was taken for the Tatseos. Their paperwork from the Federal Trade Commission and witness statements were attached to this report.

**STATUS:**

Closed.

### **Exhibit 3 – Defendant's Letters**

\*\*\* 34845AD65-004 \*\*\*

P.O. Box 2000  
Chester, PA 19022-2000

10/29/2014 TransUnion.

P3YMGIC0201035-0006705-003239895

PAULE. TATSEOS  
905 BUCKHORN DR  
LAKE ORION, MI 48362-2827

You are invited to participate in a brief survey designed to measure your satisfaction with TransUnion. None of your personal information or your credit information will be collected through this online survey. We value your feedback!

<http://transunionmail.periscopeiq.com>



Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

### Investigation Results

ITEM	DESCRIPTION	RESULTS
CHASE HOME FINANCE LLC	REDACTED	NEW INFORMATION BELOW
HSBC BANK USA N A	REDACTED	NEW INFORMATION BELOW

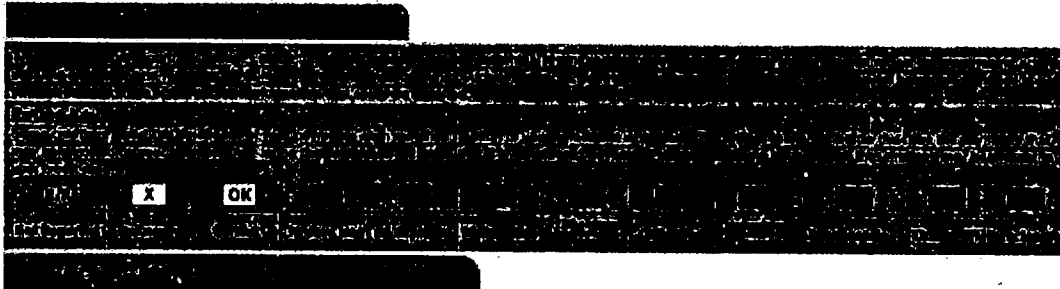
P 3YMGIC-002 01035-0006705 01/06

Page: 1 of 2

File Number:  
Data Issued:349454065  
10/29/2014

## -Begin Credit Report-

TransUnion.



## CHASE HOME FINANCE LLC REDACTED (P O BOX 24694, COLUMBUS, OH 43224, (600) 849-9136)

Date Opened: 01/23/2003  
Responsibility: Individual Account  
Account Type: Installment Account  
Loan Type: HOME EQUITY LOAN

Balance: \$0  
Date Updated: 11/26/2012  
Payment Received: \$0  
Last Payment Made: 06/27/2010  
High Balance: \$126,800

Pay Status: Account paid in Full; was a Charge-off  
Terms: \$0 per month, paid Monthly for 120 months

Date Closed: 11/26/2012  
Maximum Delinquency of 120 days in 06/2010 for \$5,748 and in 07/2010 for \$7,284

Remarks: \*SETTLED-LESS THAN FULL BALANCE; \*PAID IN FULL; WAS A CHARGE OFF

Estimated month and year that this item will be removed: 11/2016

10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011
Rating	X	X	X	X	X	X	X	X	X	X	X
10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	X	X	X	X	X	X	X	X	X	X	X
10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009
Rating	X	X	X	X	X	X	X	X	X	X	X
10/2009	09/2009										
Rating											

## HSBC BANK USA N.A. REDACTED (PO BOX 4604, BUFFALO, NY 14240, (716) 651-6146)

Date Opened: 11/12/1999  
Responsibility: Individual Account  
Account Type: Mortgage Account  
Loan Type: CONVENTIONAL REAL ESTATE MTG

Balance: \$0  
Date Updated: 09/18/2012  
Payment Received: \$0  
Last Payment Made: 05/07/2012  
High Balance: \$216,800

Pay Status: Account 120 Days Past Due Date  
Terms: \$2,978 per month, paid Monthly for 360 months

Date Closed: 09/18/2012  
Maximum Delinquency of 120 days in 11/2009 and in 09/2012

Remarks: \*FORECLOSURE INITIATED; \*FORECLOSURE COLLATERAL SOLD

Estimated month and year that this item will be removed: 11/2015

08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Rating											
08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Rating											
08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009
Rating											
08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008
Rating											
04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007					
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

- End of Investigation results -

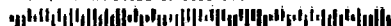
To view a free copy of your full, updated credit file, go to our website [www.transunion.com/fullreport](http://www.transunion.com/fullreport)

\*\*\* 337516415-051 \*\*\*

P.O. Box 2000  
Coatesville, PA 19022-2000

11/27/2014 TransUnion

P4171J00204578-035727-003873212

EJJA KRISTINA TATSEOS  
905 BUCKHORN DR  
LAKE ORION, MI 48362-2827

You are invited to participate in a brief survey designed to measure your satisfaction with TransUnion. None of your personal information or your credit information will be collected through this online survey.

We value your feedback!

<http://transunionmail.periscopetg.com>



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### Investigation Results

ITEM	DESCRIPTION	RESULTS
CIVIL JUDGMENT	DOCKET# 9C05653GC	DELETED
PAID CIVIL JUDGMENT	DOCKET# 10C08314GC	VERIFIED, NO CHANGE

P 4171J-002 04578-035727 01/10



Page: 1 of 1

File Number: 337816415  
Date Issued: 11/27/2014



-Begin Credit Report-

**RECENT RECORDS**

**OAKLAND CNTY 52 DISTRICT** Docket #: 10C08314GC (135 BARCLAY CL, ROCHESTER HILL, MI 48307, (248) 853-5553)  
Date Filed: 07/13/2011 Type: PAID CIVIL JUDGMENT Amount: \$13,946  
Date Paid: 01/04/2013 Responsibility: Individual Debt Court Type: Circuit Court  
Date Updated: 11/24/2014 Plaintiff: ASSET ACCEPTANCE LLC  
Estimated month and year that this Rem will be removed: 06/2018

- End of Investigation results -

To view a free copy of your full, updated credit file, go to our website [www.transunion.com/fullreport](http://www.transunion.com/fullreport)

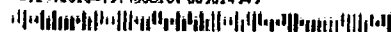
-End of Credit Report-

\*\*\*348454065-008\*\*\*  
PO Box 2000  
Chester, PA 19022



File Number: 348454065  
Page: 1 of 1  
Date Issued: 11/25/2014 TransUnion.

P4123100204131-008261-001026543



PAUL E TATSEOS  
905 BUCKHORN DR  
LAKE ORION, MI 48362-2827

Thank you for contacting TransUnion. Our goal is to maintain complete and accurate information on consumer credit reports. We have provided the information below in response to your request.

**Re: Investigation Procedure**

TransUnion reviews and considers all relevant information you provide, and we either will make changes to your report based on the information you provide, or we will investigate your dispute by contacting the source of the information. Each source we contact is provided all relevant information regarding your dispute, including your letter and all documents provided by you at the time of the dispute, and is requested to verify the accuracy and/or completeness of the information reported. For public record information, TransUnion or a third-party we hire will check the applicable local, state and federal court records to verify the accuracy and/or completeness of the information reported.

Once the verification responses are received, they are reviewed and the disputed information is updated accordingly. Changes made to your credit report are reflected on the investigation results that are sent to you at the conclusion of our investigation. If you have any questions regarding the results of the investigation, please contact the creditor(s) directly.

If you have additional questions or concerns, please contact TransUnion at 800-916-8800, at the address shown below, or visit us on the web at [www.transunion.com](http://www.transunion.com) for general information. When contacting our office, please provide your current file number 348454065.

P.O. Box 2000  
Chester, PA 19002-2000